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PATENT

Paper No.

File: Carr-P2-00

Date: October 21, 2004

Signed:   
Peter K. Trzyna (Reg. No. 62,601)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	Wasylichak, Steven R.

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Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

**AMENDMENT AND RESPONSE**

S I R :

In response to the Office Action mailed 21 April 2004 in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment places the case in condition for allowance and that no new matter has been added.